

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

Inre: ) Chapter 7  
 )  
ALVIN B. BYRD, ) Case No. 05-20156  
 )  
Debtor. ) Hon. JACQUELINE P. COX

**Notice of Trustee's Final Report, Hearing on Applications  
for Compensation, and Hearing on the Abandonment  
of Property by the Trustee**

To the Debtor, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: DIRKSEN FEDERAL BUILDING, COURTROOM 619, 219 S.  
DEARBORN STREET, CHICAGO, ILLINOIS 60604

On: **February 28, 2008** Time: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$52,788.65
Disbursements	\$25,610.82
Net Cash Available for Distribution	\$27,177.83

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>BARRY A. CHATZ, TRUSTEE</u>	\$0.00	\$5,889.43	\$14.00
<i>Trustee Compensation</i>			

GREGORY K STERN & MONICA  
C. O'BRIEN  
*Attorney for Trustee*

\$18,597.57 \$0.00 \$0.00

POPOWCER KATTEN. LTD.  
*Accountant for Trustee*

\$0.00 \$960.00 \$0.00

5. No priority claims were filed.
6. Claims of general unsecured creditors totaling \$23,512.22 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 86.40%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
1	Target National Bank	\$876.64	\$757.41
2	Citifinancial	\$3,062.49	\$2,645.97
3	Citifinancial	\$5,843.77	\$5,048.98
4	GE Money Bank dba Wal-Mart	\$594.57	\$513.70
5	GE Money Bank dba Mobil	\$466.19	\$402.79
6	GE Money Bank dba JCPenney	\$1,291.93	\$1,116.22
9	B-Line, LLC/Conseco Financial	\$1,098.53	\$949.12
10	LVNV Funding LLC, its Successors and Assigns, as Assignee of Associates Credit Card Services	\$624.46	\$539.53
11	LVNV Funding LLC, its Successors and Assigns, as Assignee of Associates Credit Card Services	\$869.22	\$751.00
12	US Bank	\$8,784.42	\$7,589.68

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of Kenneth S. Gardner, Clerk of the U.S. Bankruptcy Court, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. The Debtor has been discharged.
11. The Trustee proposes to abandon the following property at the hearing:

Name of Property  
Automobile - 1996 Chrysler Concorde

Scheduled Value  
\$4,875.00

Dated: **January 10, 2008**

For the Court,

By: **KENNETH S. GARDNER**  
Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn St., 7<sup>th</sup> Floor  
Chicago, IL 60604

Trustee: Barry A. Chatz  
Address: 120 S. Riverside Plaza Suite 1200  
Chicago, IL 60606-0000  
Phone No.: (312) 876-7100

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-20156

User: amcc7  
Form ID: pdf002

Page 1 of 2  
Total Served: 33

Date Rcvd: Jan 10, 2008

The following entities were served by first class mail on Jan 12, 2008.

db Alvin B Byrd, 6602 S Justine Street, Chicago, IL 60636-2810  
aty +Gregory K Stern, Gregory K. Stern, P.C., 53 West Jackson Blvd., Suite 1442,  
Chicago, IL 60604-3536  
aty +Monica C O'Brien, Gregory K. Stern, P.C., 53 W Jackson Blvd Ste 1442,  
Chicago, IL 60604-3536  
tr +Barry A Chatz, Arnstein & Lehr, 120 South Riverside Plaza Ste 1200, Chicago, IL 60606-3910  
10499095 +Barry A. Chatz, Trustee, Arnstein & Lehr, 120 South Riverside Plaza, Suite 1200,  
Chicago, Illinois 60606-3910  
9369066 +Blitt and Gaines, PC, 318 W. Adams St., Suite 1600, Chicago, IL 60606-5100  
9369067 Capital One Bank, PO Box 85064, Glen Allen, VA 23058  
9369068 +Citifinancial, Portfolio Recovery Associates, POB 41067, Norfolk, VA 23541-1067  
9369069 +Financial Asset Management, PO Box 926050, Norcross, GA 30010-6050  
10483688 +GE Money Bank dba JCPENNEY, Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, Florida 33131, Miami, Florida 33131-1605  
10483687 +GE Money Bank dba Mobil, Recovery Management Systems Corporatio, 25 SE 2nd Avenue, Suite 1120,  
Miami, Florida 33131, Miami, Florida 33131-1605  
10483686 +GE Money Bank dba WAL-MART, Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, Florida 33131, Miami, Florida 33131-1605  
10499101 +Gregory K. Stern, 53 West Jackson Boulevard, Suite 1442, Chicago, Illinois 60604-3536  
9369071 Household Bank, PO Box 17051, Baltimore, MD 21297-1051  
11726250 +Illinois Department of Revenue, Bankruptcy Section, 100 West Randolph Street Level 7-425,  
Chicago, Illinois 60601-3218  
9369072 +JC Penney / Monogram Credit Card, PO Box 960001, Orlando, FL 32896-0001  
9369074 +Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001  
9369073 +Merrick Bank, PO Box 5721, Hicksville, NY 11802-5721  
9369075 Meyer & Njus, 111 N. State, 11th Floor, Suite 93, Chicago, IL 60602  
9369076 +NCO Fin. Syst./NCO Group Inc., PO Box 41417, Philadelphia, PA 19101-1417  
9369079 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541)  
9369080 +PRA AG Funding LLC, c/o Blatt, Hasenmiller, Leib. et al, 125 S. Wacker Dr., Suite 400,  
Chicago, IL 60606-4440  
9369078 +Portfolio Recovery Affiliates, PO Box 12914, Norfolk, VA 23541-0914  
9369081 +Sherman Acquisition LP, PO Box 385908, Minneapolis, MN 55438-5908  
9369082 +Target National Bank, 3701 Wayzata Blvd., Minneapolis, MN 55416-3400  
9756102 +Target National Bank (f.k.a. Retailers National Ba, TARGET, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
9369083 The Home Depot, PO Box 105981 Dept. 51, Atlanta, GA 30353-5981  
9369070 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: First Bank, PO Box 2188, Oshkosh, WI 54903)  
9369084 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 5229, Cincinnati, OH 45201)  
9369085 +Wal-Mart, PO Box 981400, El Paso, TX 79998-1400

The following entities were served by electronic transmission on Jan 11, 2008.

10608938 +E-mail/PDF: B-LinellcBNCNotifications@blinellc.com Jan 11 2008 02:51:43  
B-Line, LLC/Conseco Financial, Mail Stop 550, 2101 Fourth Ave., Suite 1030,  
Seattle, WA 98121-2317  
10659898 E-mail/Text: resurgentbknofications@resurgent.com  
LVNV Funding LLC its successors and assigns, as assignee of Assoc Credit Card Svcs,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
9369077 +E-mail/PDF: ebn@phinsolutions.com Jan 11 2008 02:51:26 Plaza Associates, PO Box 18008,  
Hauppauge, NY 11788-8808

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1  
Case: 05-20156

User: amcc7  
Form ID: pdf002

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Total Served: 33

Date Rcvd: Jan 10, 2008

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.